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**IN THE UNITED STATES BANKRUPTCY COURT
 FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

FILED
 9/23/21 4:15 pm
 CLERK
 U.S. BANKRUPTCY
 COURT - WDPA

In re: : Case No.: 19-20911-GLT
 : Chapter: 13
 Ashley M. Yohe :
 :
 :
 :
 Debtor(s). : Date: 9/22/2021
 : Time: 09:00

PROCEEDING MEMO

MATTER: #40 - Debtor's Motion for Status Conference and Payment of Attorney Fees of Andrews Federal Credit Union
 #53 - Continued Status Conference on Debtor's Second Status Report with Andrews Federal Credit Union
 #65 Status Report filed by Debtor

APPEARANCES:

Debtor: Lauren M. Lamb
 Trustee: Owen Katz
 Andrews FCU: Kristen Little

NOTES: [9:25]

Lamb: After providing my accounting, the credit union raised an issue with the 2nd mortgage, specifically the interest rate; there is an interest rate floor.

- Most time sensitive issue is a amended 1098 documentation and filing tax returns for 2019 and 2020
- Inaccurate credit reports for debtor that need to be resolved
- Escrow shortage needs to be corrected
- Tax returns on extension until October 15

Little: Moving towards resolution; drafting the 1098 documentation. Debtor is interested in refinancing at the more favorable interest rate. Blame belongs to miscommunication. Credit union now using outside counsel to draft a agreement.

Court: Expected timeframe? (Little says 60 days but Lamb prefers a shorter turnaround)
 -Context for Court's approach, it's time for the credit union to wrap this up

Court: Can a amended 1098 forms be completed within a week?

Little: Will tell client that these need to be done

Court will entertain continued hearing on October 20, 2021 at 9 a.m if necessary.

OUTCOME:

1. The *Motion for Status Conference and Payment of Attorney Fees* [Dkt. No. 40] is CONTINUED to November 17, 2021 at 9 a.m. [Chambers to issue order that (a) Andrews FCU must complete and issue to debtor debtor's amended 1098 forms by September 30, 2021; (b) With respect to any alleged inaccuracies on the debtor's credit report, all issues must be corrected by September 30, 2021; (c) any escrow accounting shortage must be corrected by October 22, 2021; and (d) any agreement to refinance the debt or otherwise document a global resolution of the case must be completed by October 22, 2021.]

DATED: 9/22/2021